Consumer
Computer

Internet

MasterCard
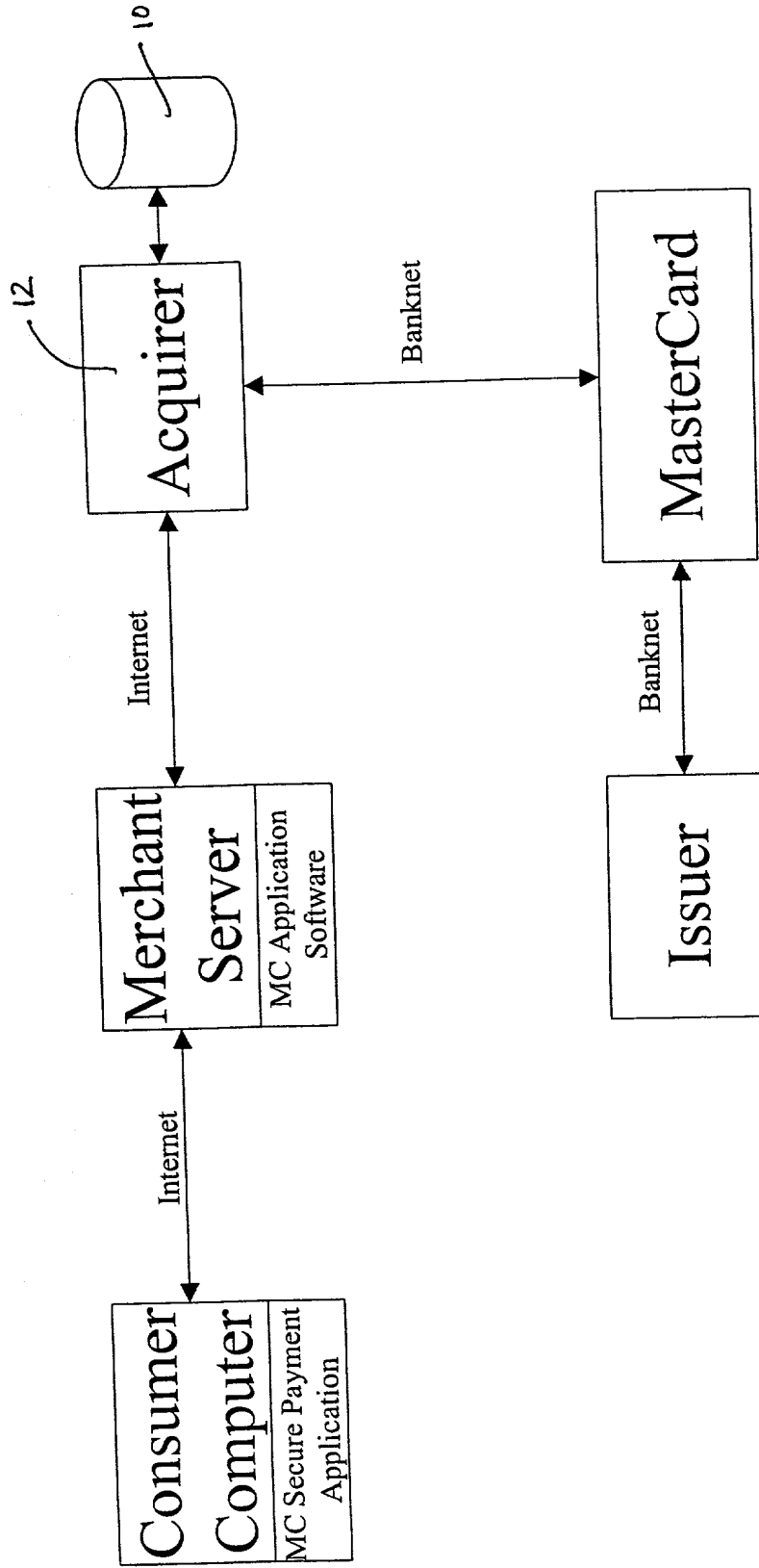
Banknet

Issuer

10

Fig. 1

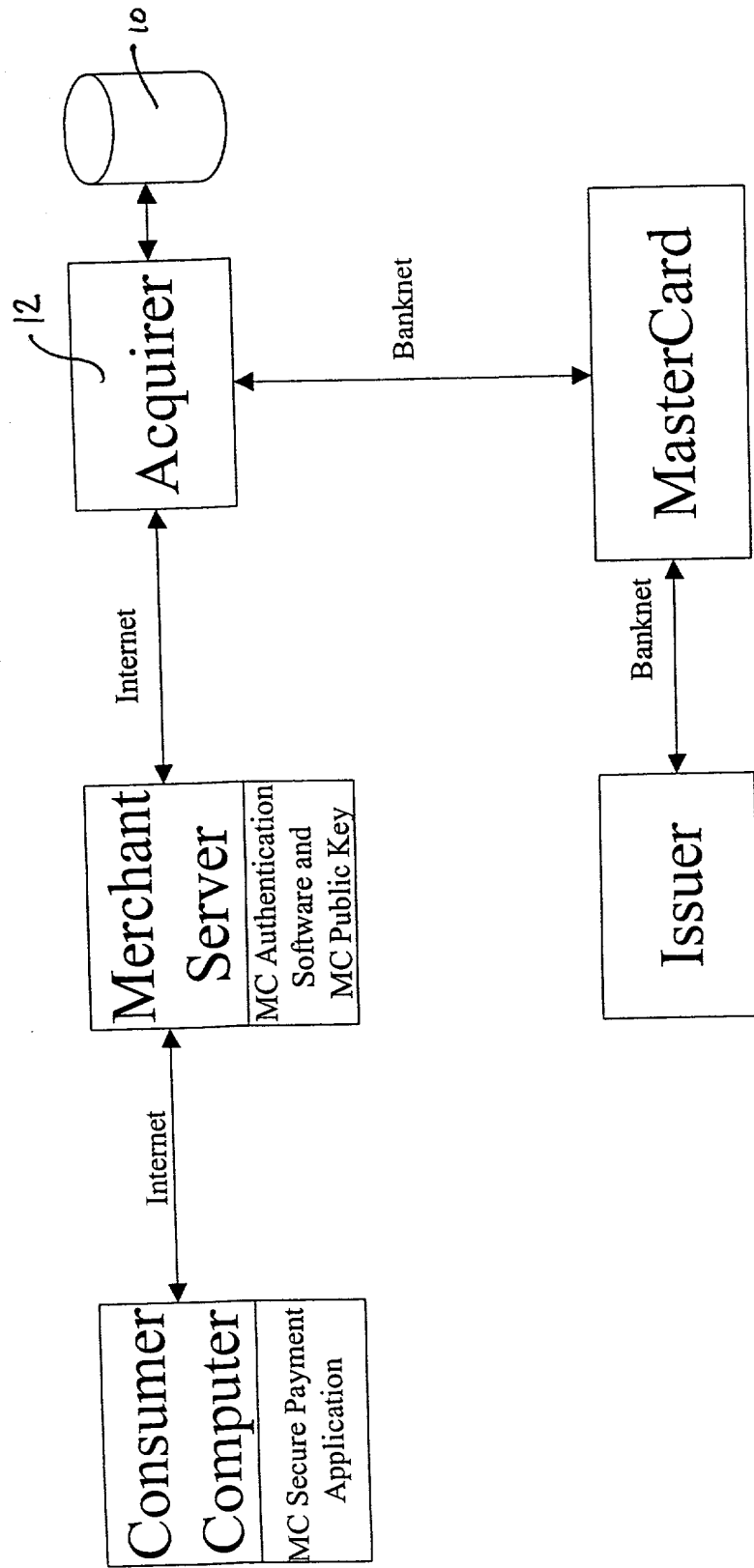Consumer Software Initialization

Fig. 2a

Secret Key Authentication
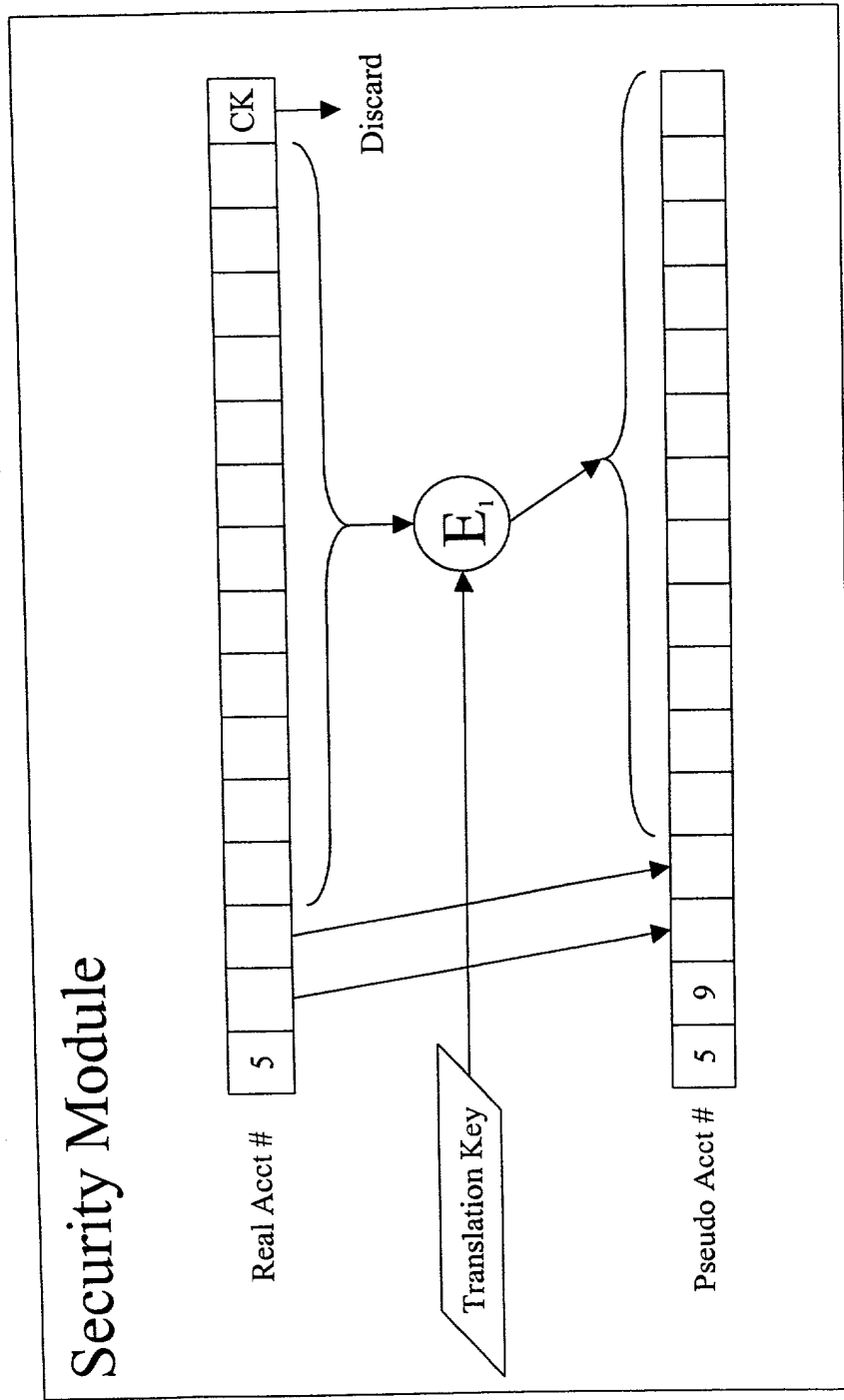
Fig. 2b

Public Key Authentication

Security Module

Real Acct # | 5

Translation Key

Pseudo Acct # | 5 | 9

CK → Discard

E_1

Fig. 3a

Pseudo Acct No. Generation

Security Module

Pseudo Acct # | 5 | 9 | | | | | | | | | | | | |

Translation Key

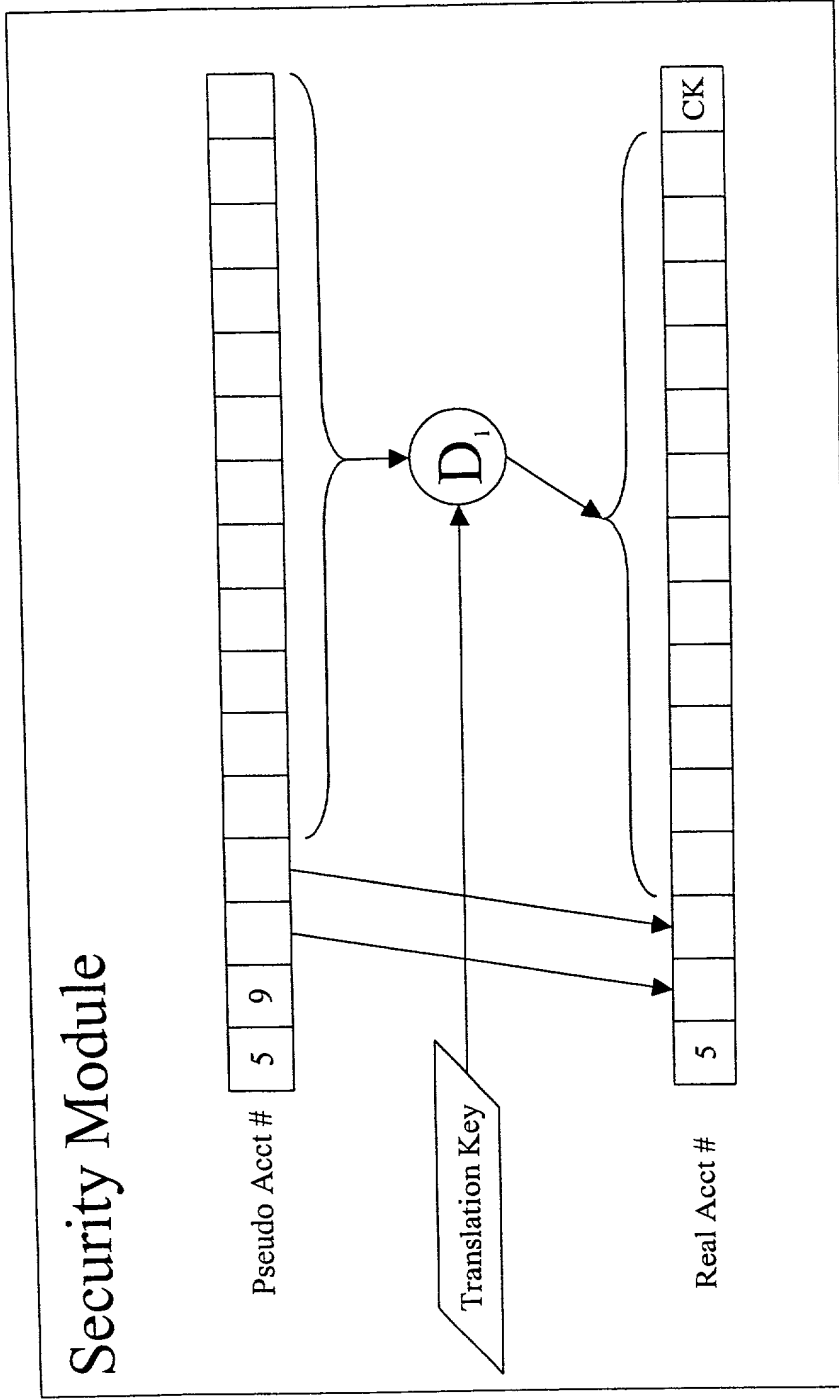D_1

Real Acct # | 5 | | | | | | | | | | | | | | CK
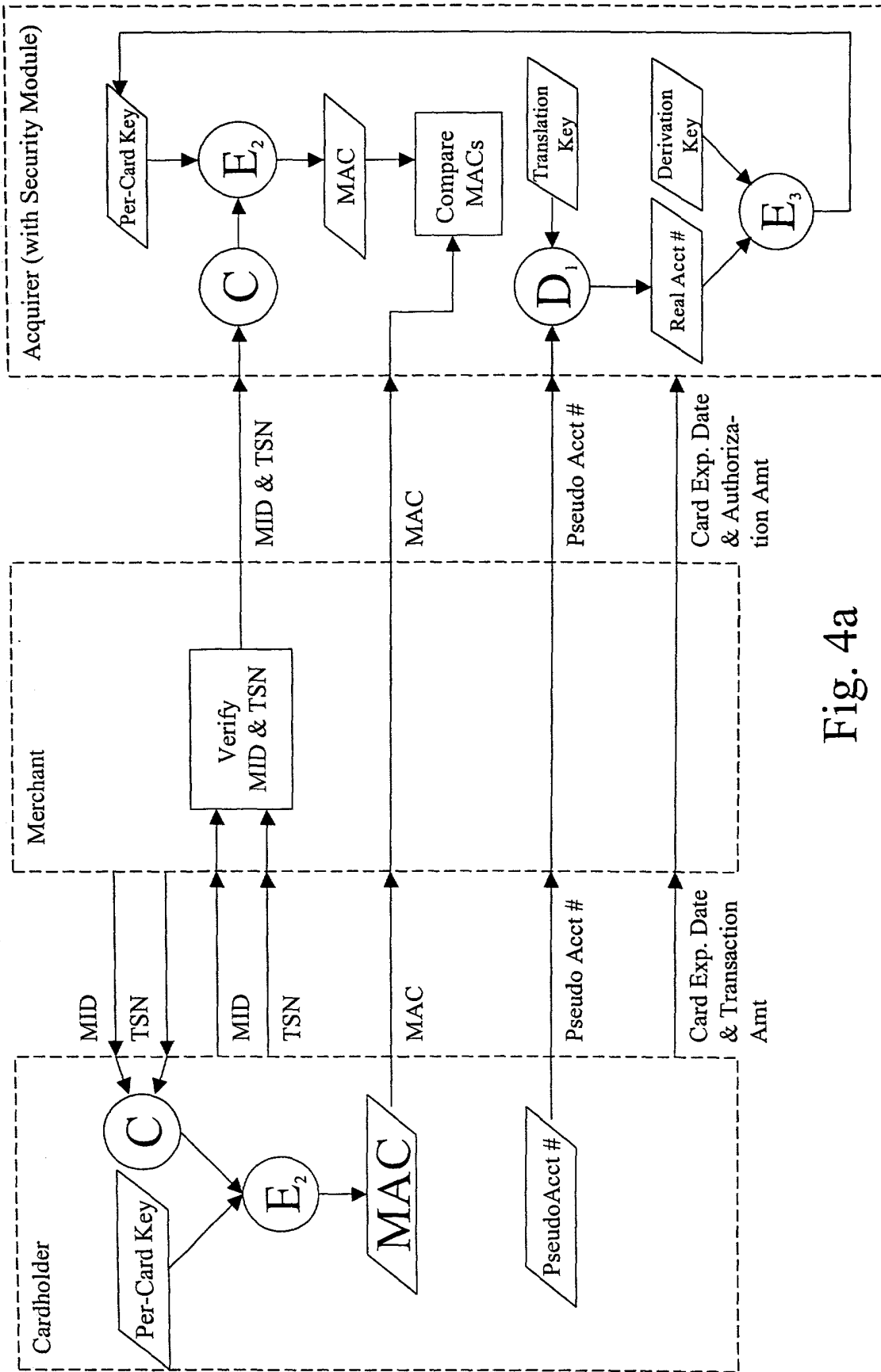
Fig. 3b

Real Acct No. Generation

Fig. 4a

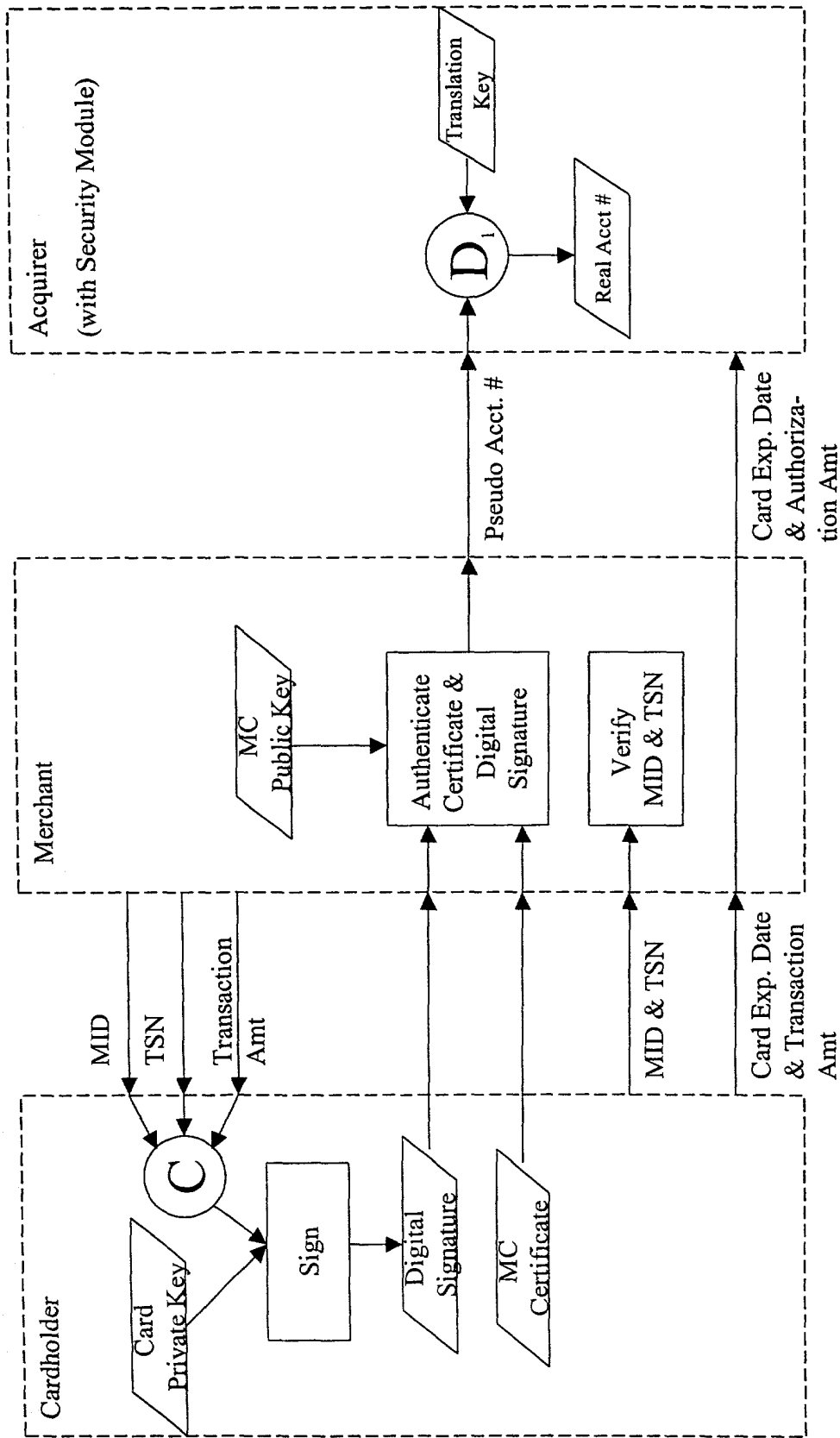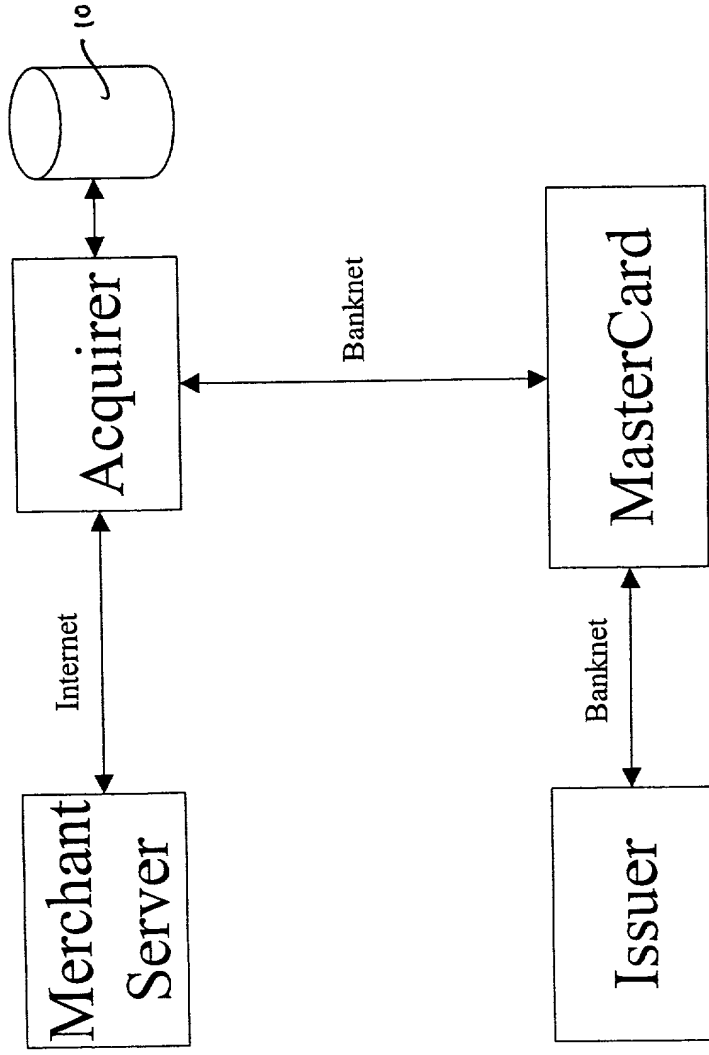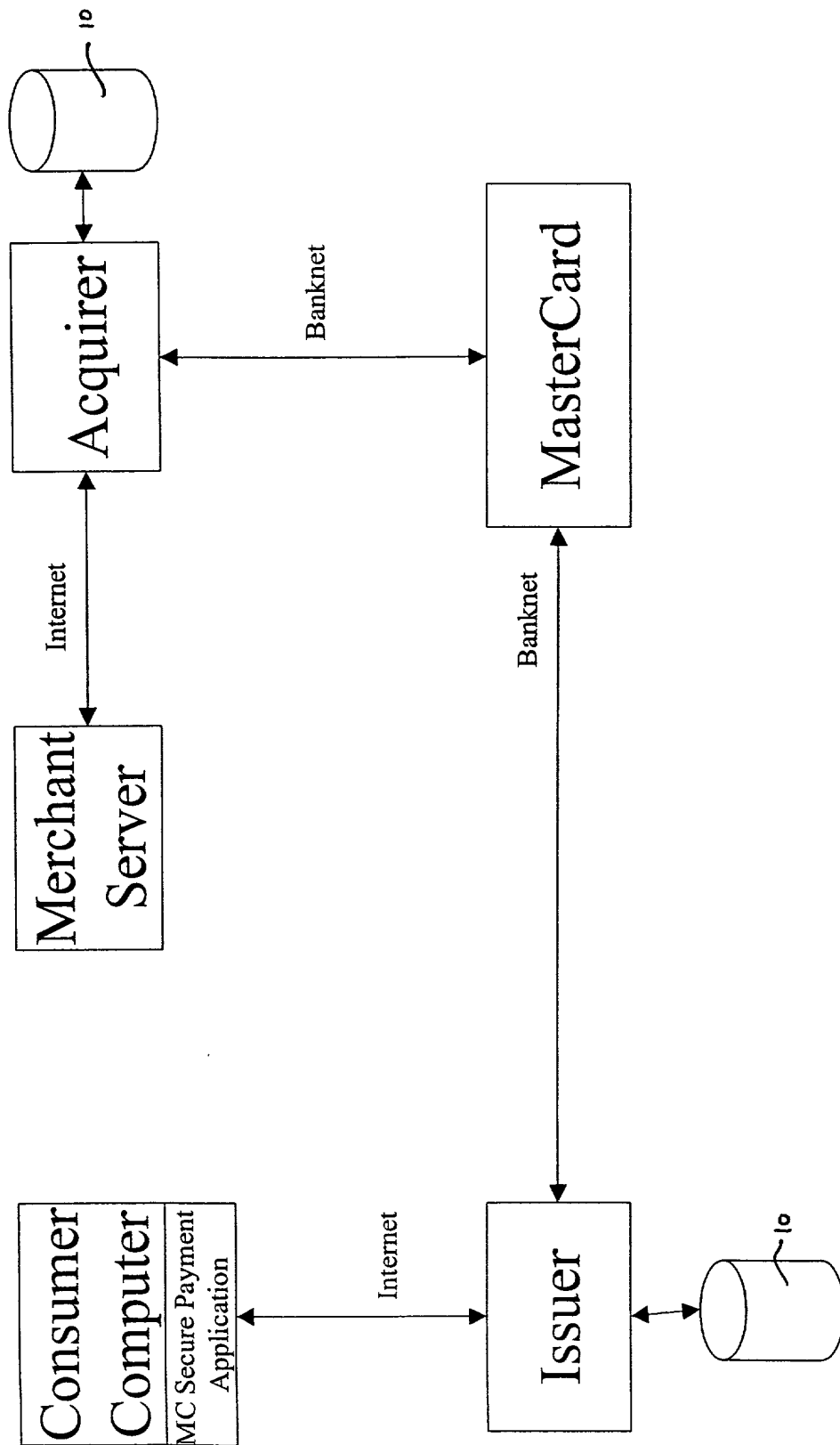Secret Key Authentication

Fig. 4b

Public Key Authentication

Fig. 5

Clearing & Settlement

Fig. 6

Exception Processing